

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

IN RE: ROSELLA BUREN Debtor))))))	CASE NO: 23-42045 Chapter 13 Trustee's Objection to Confirmation Original Confirmation Hearing set for : July 27, 2023 11:00 am
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TRUSTEE'S OBJECTION TO CONFIRMATION OF 1ST AMENDED PLAN

COMES NOW Diana S. Daugherty, Standing Chapter 13 Trustee, and for her objection to confirmation states as follows:

1. The set monthly payments to be made by the Trustee exceed the plan payment.
2. The plan is ambiguous or incapable of ascertainment (11 U.S.C. §§ 1321 & 1325(a)(3)) because:
Plan paragraph 5.2 states that Debtor will refinance her residence "as soon as possible." The plan should state a specific timeframe for the refinance, such as within one year.
3. The plan does not contain enough funds to pay secured and priority creditors in full and pay the amount guaranteed to general unsecured creditors (if any). 11 U.S.C. §§ 1322(a)(2) and 1325(a)(5)(B)(ii). The approximate amount of the shortfall is \$36,910.
4. Per the objection to confirmation filed by creditor Wilmington Savings Fund, the loan matures during the life of the plan and should be paid in paragraph 3.5(C) and not cured and maintained as proposed. The plan should be amended.

WHEREFORE the Trustee prays the Court enter its order denying confirmation of the proposed plan.

Dated: July 20, 2023

OBJCONF--JMP

/s/ Jennifer M. Pontus

Jennifer M. Pontus MO65660

Attorney for Trustee

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23-42045

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07/20/2023

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CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically on July 20, 2023, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to those parties listed on the Court's Manual Notice List and listed below on July 20, 2023.

ROSELLA BUREN
16305 HAMPDEN PL
FLORISSANT, MO 63034

/s/ Jennifer M. Pontus

Jennifer M. Pontus MO65660